

I Claim:

1. (Currently amended) The method of implementing such Disposable Financial Tools system with a payment process includes, providing two sets of numbers, when using an IEI and ISP card. Using a central number as a primary number (public key/Queen number) and secondary number (Jones Drone/exit number) to make a payment. When the queen and Jones Drone number come together to carry out a transaction. By matching the two sets of numbers with those in the banking system, after submitting them on a web template will and approved, whenever the exit (Jones Drone) numbers are matching the routing (ABA) number, account number, or PYN and other secondary numbers (ATV, Sleek number) that are on the banking system it exit the account as a none working number. Or Processing Disposable financial tools with control function, for exit numbers (Jones Drone number) when gain access, process and approved, they become disabled and altered or drop off or lock and exile automatically from the banking system network, as a built in safety. In order to prevent a DFT with the same sets of secondary or exit number from gaining access to the banking system network again, IEIcard holder making purchase, request for payment with the IEIcard issuer or lender on behalf of the Licensee or merchant –a Queen number is made up of the Routing number, transit number and PYN. The Jones number (secondary /exit number) is a Serial or an ATV number. Purchaser can view merchant IEI Card Web template license number, Sleek check works 50% like a check and 50 % like a credit card. When using a Sleek Check, it is a none-deposit disposable electronic check (NDDC) or Avycheck (advance check). It is a check and credit card look-alike with a magnetic strip and does not requires a payee signature, but carries a unique number call a sleek number hidden under the magnetic strip. Sleek card in disposable form, primary (sleek-P) and (sleek-G) bearing the account holders name. Sleek-P does not display a figure amount unlike Sleek –G, But sleek-G carry's up to 5 usages optional , with it cash or credit balance displaying in front of a cashier where used.
2. (Currently amended) The method of claim 1 wherein said two sets of numbers are used in making payments with Disposable Financial Tools, IEI and ISP card. when a Queen and Drone number, and the way in which they work. The Queen and Drone number must matching those in the Banking system and approved in order for the drone (exit) number to exit the account. Sleek check works 50% like a check and 50 % like a credit card. The payee ~~and the payer~~ does not endorse the check it, neither deposit it in order for the payee to be paid. A Sleek G card, the cashier can see how many times the card has been used and total amount used. The cashier cannot exceed the amount written on the Sleek G, if the primary holder activates it, using Checkact. When a IEIcard holder making a web purchase, the purchaser himself is the one that makes the charges or request for payment with the IEIcard issuer or lender on behalf of the Licensee or merchant. The merchant does not store up IEIcard Queen or Drone numbers and does not have any access to the secondary numbers on the lender or Ieicard system web site. IEIcard ISP is used for quarterly billing, anytime one is used, the holder will be billed automatically three (3) times for the same amount.
3. (Currently amended) The method of an IEIcard web template, purchaser can view the merchant license number, phone number and address of the licensee, checking to see if it is the authenticity genuine of the license number.

4. (Currently amended) The method of claim 1 processing Disposable financial tools using a control function, that when secondary numbers (~~Jone Drone number~~) gain access, process and approved, they become **disabled** and altered or drop off or lock and exile automatically from the banking system network, as a built in safety. In order to prevent a **DFT** with the same sets of secondary or exit number from gaining access to the banking system network again.

5. ~~Disposable Financial Tools (DFT)~~, (Currently amended) Financial tools, gift card system that give the account holder the power to write gift card receptions name and amount 24x7 on gift-cards without the help or making a request to the issuer to do so. ~~that have a single working life, when used to make a purchase or other transaction, it cannot be reused to make another purchase or redeposit.~~